



Senator Conrad Burns
Special Committee on Aging

Information Guidebook for Senior Citizens





Dear Montana Senior Citizen:

As your U.S. Senator, I know how important it is for older Americans to get the facts they need about the government programs and benefits to which they are entitled.

I have compiled this "Information Guidebook for Senior Citizens" to provide you with basic information about key federal and state programs. While the guidebook may not answer all your questions, it will tell you where to go for further assistance.

Most of all, it is my goal to work for programs that allow older people to live independently and with dignity.

My eight state offices stand ready to assist Montana senior citizens by providing information, expediting applications, or resolving problems with receiving government benefits.

Sincerely,

A handwritten signature in black ink, which appears to read "Conrad Burns". The signature is fluid and cursive, with a long horizontal stroke at the end.

*Conrad Burns
United States Senator*

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Preface

You will note that I have included throughout this brochure information on the Internet. This is a great tool. If you don't have a computer with Internet access, the local library should give you the opportunity to get "online."

Some schools open their computer labs to non-students too. Family members or the local senior center are other good places to turn to for help with the internet.

This guide is also available on my personal web site:
<http://burns.senate.gov/>

Retirement Programs

Social Security benefits are paid to insured workers and their families when earnings are lost due to **retirement, disability or death** of the worker.

You are eligible for Social Security benefits if you have contributed to Social Security for a minimum number of “quarters,” which are three-month work periods.

Social Security Benefits

The number of quarters you need to get Social Security retirement benefits depends on your date of birth. If you were born in 1929 or later, you need 40 quarters, or 10 years of work. People born before 1929 need fewer than 40 quarters (39 if born in 1928, 38 quarters if born in 1927, etc.). If you stop working before you have enough quarters to qualify for benefits, your quarters will remain on your Social Security record. If you return to work later on, you can add more quarters so that you qualify. No retirement benefits can be paid until you have the required number of quarters.

Your benefit amount is based on your earnings averaged over most of your working career.

Higher lifetime earnings result in higher benefits. Your benefit amount is also affected by your age at the time you start receiving benefits. The earliest age at which Social Security benefits can be received without being reduced is now 65. Because of longer life expectancies, the age at which full benefits are received will be increased in gradual steps until it reaches age 67. This change starts in the year 2000, and it affects people born in 1938 and later.

You can start collecting your Social Security benefits as early as age 62, but if you take early retirement, your benefits will be reduced based on the number of months you will receive checks before you reach full retirement age. If your full retirement age is 65, the

reduction for starting your Social Security at age 62 is 20 percent; at age 63, it is 13 1/3 percent; and at age 64, it is 6 2/3 percent.

As a general rule, early retirement will give you about the same total Social Security benefits over your lifetime — but in smaller amounts to take into account the longer period over which you will receive them.

To begin receiving Social Security, you must file an application. If you plan to stop work and apply for Social Security benefits, you should apply 3 months before your retirement date. If you plan to continue working and file for Social Security benefits, you should contact the Social Security Administration no later than January of the year that you plan to retire. Depending on your circumstances, you will need some or all of the following documents:

- your Social Security number;
- your birth certificate;
- your W-2 forms or self-employment tax return for last year;
- your spouse's birth certificate and Social Security number if he or she is applying for benefits;
- your children's birth certificates and Social Security numbers, if applying for children's benefits;
- your checking or savings account information, if you want direct deposit.

You can apply for benefits in person, by mail, or by telephone. Call Social Security's toll-free number, 1-800-772-1213, for more information. <http://www.ssa.gov>

Important Facts About Your Social Security Benefits

Working While Receiving Benefits

In the spring of 2000, Congress passed and the President signed the Senior Citizens' Freedom to Work Act, which repealed the Social Security earnings limit for recipients between the ages of 65 and 70.

This change allows senior citizens to work to supplement their retirement income without running the risk of losing their Social Security income.

For additional information on the earnings limit, you should call the Social Security office at **1-800-772-1213**.

Pensions from Work Not Covered by Social Security

Many retirees are faced with offsets or reductions in their Social Security benefits that they did not anticipate.

If you get another pension from work where you paid Social Security taxes, it will not affect your Social Security benefits. However, if you get a pension from work which was not covered by Social Security — for example, the federal civil service or some state or local government employment — your Social Security benefit may be lowered or offset. This can affect both you and your spouse's benefits.

Spousal and Child Benefits

The full benefit for a spouse is one-half of the retired worker's full benefit. If your spouse takes benefits before age 65, the amount to which you would be entitled is reduced — to a low of 37.5 percent at age 62. However, a spouse who is taking care of a child who is under

16 or disabled gets full (50 percent) benefits, regardless of age. **If you are eligible for both your own retirement benefits and for benefits as a spouse, you will receive the higher benefit amount.**

If you have children eligible for Social Security (children up to age 18, children age 18-19 who have not completed secondary school, and disabled children over 18), each will receive up to one-half of your full benefit.

A surviving spouse is also eligible for monthly benefits based on your insured status. A widow(er) who is 60 years old or older or who meets certain disability requirements is eligible for benefits under you or your spouse's earnings record.

Disability Benefits

If you become severely disabled before age 65, you can start drawing monthly Social Security benefits just as if you had reached retirement age. Your dependents can also draw benefits on the same basis as if you were a retired employee.

The time element in applying for disability insurance benefits is very important. A delay in applying could result in losing your benefits.

To be eligible, you must offer proof by a doctor, hospital, or clinic where you have been treated that you are unable to do any sort of substantial work for pay because of physical or mental disability. This condition must have lasted, or be expected to last, at least 12 months, or must be diagnosed as terminal.

Direct Deposit for Benefits

Social Security strongly encourages all Social Security and Supplemental Security Income (SSI) beneficiaries to receive their monthly benefits by direct deposit to a bank. As of January 2, 1999, most

Federal payments will be issued through direct deposit. You can still receive your Social Security or SSI benefits by check.

Direct monthly deposit of your Social Security check or other retirement benefits into a bank accounts a service available through local financial institutions, the federal government, and some private agencies. Direct deposit makes funds available the day of the payment. It also reduces the risk of loss, theft, or misplacement of benefit checks.

For more information, call Social Security at **(800) 772-1213**.

Taxes on Benefits

Up to one-half of Social Security benefits are included in taxable income for taxpayers with incomes above certain base amounts. The proceeds from the taxation of Social Security benefits are credited to the Social Security Trust Funds.

Generally, joint filers who earn between \$32,000 and \$44,000 will be taxed on up to 50% of the benefits. If you earn more than \$44,000, up to 85% of your benefits will be taxed.

The same holds true for individuals: if you earn between \$25,000 and \$34,000, up to 50% of your benefits will be taxed. If you earn more than \$34,000, up to 85% of your benefits will be taxed.

You should receive Form SSA-1099, "Social Security Benefit Statement," if you received benefits. This form will show any deductions made by Social Security from your total benefits, such as Medicare premiums, repayments of prior-year overpayments, etc. If you do not receive an SSA-1099 by early February or you believe the statement to be incorrect, you should call the SSA toll-free number: **1-800-772-1213**.

For more information on whether any of your benefits are taxable, contact the IRS at 1-800-829-1040 (Topic# 423) or <http://www.irs.gov>

Montana Social Security Offices

<http://www.ssa.gov>

Billings

Room 100
2900 4th Avenue N
Billings, MT 59101
(800) 772-1213
(800) 453-0524
TTY (406) 247-7284

Bozeman

Martel Center
220 W. Lamme
Bozeman, MT 59771
(406) 586-4501
TTY (800) 325-0778

Butte

2201 Harrison
Butte, MT 59201
(406) 782-6725
TTY (800) 325-0778

Great Falls

119 1st Ave N.
Great Falls, MT 59403
(800) 772-1213
(406) 761-0661
TTY (800) 325-0778

Helena

Room 138
301 South Park
Helena, MT 59626
(406) 441-1270
TTY (406) 441-1278

Kalispell

Ashley Square Mall
275 Corporate Ave.
Kalispell, MT 59901
(406) 755-1015
TTY (406) 755-1035

Missoula Office

5115 US Highway 93 S
Missoula, MT 59804
(406) 251-5034
TTY (406) 251-9969

Civil Service/Federal Employee Retirement

This is the principal retirement system for most federal civilian employees. It provides monthly retirement and disability benefits based on past earnings and length of service. For information about your records or benefits contact:

Office of Personnel Management
Attn: Retirement Information Office
1900 E Street N.W., Room 1323 B Washington, D.C. 20415
(888) 767-6738
<http://www.opm.gov>

Railroad Retirement

The Railroad Retirement Program is financed through a payroll tax on employees and employers. Monthly benefits are paid to retired workers after 10 years in carrier railroad employment. Coverage for individuals with less than 10 years service is transferred to the Social Security system. For more information, contact:

U.S. Railroad Retirement Board
Judge Jameson Federal Bldg.
2900 4th Ave N, Room 101
Billings, MT 59101-1266
(406) 247-7375
FAX (406) 247-7379
<http://www.rrb.gov>

Supplemental Security Income

Supplemental Security Income (SSI) is a federally administered income assistance program, run by the Social Security Administration, that provides monthly cash payments for eligible persons who qualify as needy, aged, blind or disabled.

Individuals and couples are determined to be eligible if their countable income and resources do not exceed certain limits. SSI sets a minimum monthly income level and pays the difference between that figure and other income such as Social Security. SSI recipients can often qualify for food stamps, low-income housing and other benefits, too. For more information, call the SSA toll-free number, **1-800-772-1213** or visit the website **<http://www.ssa.gov>**.

Health Care

Medicare

Medicare is a health insurance plan that helps older and disabled Americans pay their physician and hospital bills. When you apply for Social Security benefits at age 65, you will be automatically enrolled in Medicare. Older Americans who do not qualify for Social Security may obtain Medicare coverage for a fee.

Medicare has two parts. Part A (hospital insurance) covers hospital, post-hospital skilled nursing care, home health services and hospice care. Coverage under Part B (Supplemental Medical Insurance) is voluntary and subject to monthly premiums. Part B covers physician and other specified outpatient services, including durable medical equipment (i.e., wheelchairs, oxygen equipment), physical and occupational therapy, ambulance transportation, mental health services, speech pathology services, pap smears, and mammography screening.

Physician Payment

Medicare routinely pays 80 percent of the amount approved by Medicare as “reasonable” for physician and other outpatient services once the beneficiary has met an annual \$100 deductible.

The beneficiary is responsible for the remaining 20 percent “co-payment.”

Certain physicians, known as “participating physicians,” agree to accept the Medicare-approved amount as “payment in full,” which means that the beneficiary is only responsible for the 20 percent co-payment. To obtain a list of Medicare participating physicians in your community ask for a copy of the “Medicare Participating Physician Supplier Directory.” This directory is free and should be available at your local Area Agency on Aging or Social Security office (see pg. 6).

Patients of “non-participating physicians” may be held responsible for not only the 20 percent co-payment, but also for the difference

between the Medicare-approved amount and the physician's actual charge, up to specified billing limits set by Congress. Non-participating physicians are not supposed to charge more than 115 percent of the Medicare-approved amount.

Qualified Medicare Beneficiary Program

The Qualified Medicare Beneficiary (QMB) program is designed to assist low-income elderly or disabled persons on Medicare pay their Medicare premiums, coinsurance, and deductibles.

In order to qualify for QMB, an individual must be enrolled in Medicare, be 65 or older, 18 or older and disabled, and have income and resources that fall within QMB guidelines. Most participants in the Supplemental Security Income (SSI) program are eligible.

Medigap Coverage

Although Medicare pays a significant amount of acute health care costs, some expenses are the responsibility of the beneficiary. To offset these expenses, many people elect to purchase private supplemental insurance. These policies, often referred to as Medigap insurance policies, are designed to pay for deductibles, coinsurance, and for some health services not covered by Medicare. The federal government does not sell Medigap insurance.

Medicare beneficiaries should shop wisely when purchasing supplemental insurance protection. To assist beneficiaries in selecting supplemental insurance policies, the Health Care Financing Administration, with advice from the National Association of Insurance Commissioners, publishes a "Guide to Health Insurance for People with Medicare." This guide is available through your local Social Security office.

Since state standards for insurance vary, you may also want to contact:

Department of Insurance
(406) 444-2020
<http://www.medicare.gov>

Medicaid

Medicaid is not a health insurance program but a program of medical assistance for low-income people. The Medicaid program provides federal grants to states to cover a large percentage of the cost of medical care for eligible low-income families and individuals. Within federal guidelines, states establish eligibility requirements and determine the scope of available benefits.

Each state is required to include the following services in its Medicaid program:

- inpatient and outpatient hospital services;
- physician services;
- nursing home services for persons 21 or older;
- home health services for anyone entitled to nursing facility care;
- rural health clinic services;
- and other laboratory and x-ray services.

Among the optional services that the State of Montana includes in its Medicaid program are:

- podiatrists' services;
- optometrists' services;
- chiropractors' services;
- emergency dental services;
- physical, occupational and speech therapy;
- prescription drugs;
- and mental health services.

Spousal Impoverishment Provision

This Medicaid program protects the income of the spouse of an individual requiring long-term care. If an individual has been placed in a nursing home and if Medicaid is covering the cost of care, the State of Montana is required to allow the at-home spouse to retain certain assets and a specified level of income each month.

Low Income Medication Assistance Programs

Many different manufacturing companies offer lower prices on medications for lower income people. While not a federal program, the Special Committee on Aging offers a booklet that outlines various companies programs for medication assistance. To obtain this booklet contact:

Special Committee on Aging

G-31 Dirksen Senate Office Building
Washington, DC 20510-6400
Phone: (202) 224-5364

Request :

S. Prt. 105-33, A Guide To: Low Income
Medication Assistance Programs

or go to

<http://www.senate.gov/~aging/drug.htm>
for the most up to date copy.

Other Useful Telephone Numbers

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|---|---|--|--|
| Your bill or Medicare coverage for Part B: | Your Medicare Carrier Doctor services Outpatient care Other medical services | Blue Cross/ Blue Shield of Montana | 1-800-332-6146 or 1-406-444-8350 |
| Your bill or Medicare coverage for Part A: | Your Fiscal Intermediary (FI) Hospital care Skilled nursing facility care | Blue Cross and Blue Shield of Montana | 1-406-791-4086 or 1-800-447-7828 |
| Your bill or Medicare coverage for: Home health care Hospice care | Your Regional Home Health Intermediary (RHHI) | Wellmark, Inc. Alternate: Blue Cross of California | IA 1-515-246-0126 CA 1-818-703-2345 |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|---|--|---|
| Your bill or Medicare coverage for durable medical equipment such as wheel chairs, hospital beds, and walkers. | Your Durable Medical Equipment Regional Carrier (DMERC) | CIGNA Medicare | 1-800-899-7095 |
| Where to get a list of Medicare approved suppliers of this equipment | Your State Health Insurance Counseling Program | Montana Partnership for Health Insurance Information Counseling and Assistance | 1-406-444-7781 (Toll free number is for in state only) 1-800-332-2272 |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|---|--|--|---|
| A lost Medicare card or address change | Social Security Administration | Social Security Administration | 1-800-772-1213 TTY for the hearing and speech impaired: 1-800-325-0778 |
| How to Report Medicare Fraud and Abuse How to Recognize Medicare Fraud and Abuse | Your Medicare Carrier or Office of the Inspector General | Blue Cross/Blue Shield of Montana or Office of the Inspector General | 1-800-332-6146 or 1-406-444-8350 OIG: 1-800-HHS-TIPS or 1-800-447-8477 TTY for the hearing and speech impaired 1-800-337-4950 |

GETTING MEDICARE, OTHER HEALTH INSURANCE, OTHER BENEFITS

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|-----------------------------------|-----------------------------------|---|
| Social Security benefits Supplemental Security | Social Security Administration | Social Security Administration | 1-800-772-1213 |
| Income (SSI) benefits | | | TTY for the hearing and speech impaired: 1-800-325-0778 |
| Applying for (enrolling in) Medicare | | | |
| The Medicare premium amount deducted from social security check | | | |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|---|---|--|
| <p>Eligibility for Medicaid*</p> <p>A Medicaid Claim</p> <p>*Medicaid is a State run program to provide financial assistance for medical expenses.</p> | <p>Your State Medical Assistance Offices (Medicaid)*</p> <p>*May also be referred to as State Medicaid Office, Social Services, Public Assistance, Human Services, Community Services, etc. - names vary from State to State.</p> | <p>Department of Public Health and Human Services</p> | <p>1-406-444-5900</p> |
| <p>How/whether to purchase additional health insurance (such as supplemental insurance (Medigap) policy or long term care insurance)</p> | <p>Your State Health Insurance Counseling Program</p> | <p>Montana Partnership for Health Insurance Information Counseling and Assistance</p> | <p>1-406-444-7781</p> <p>(Toll free number is for in state only)</p> <p>1-800-332-2272</p> |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|---|--|---|
| Supplemental insurance (Medigap) or Medicare SELECT insurance policies available in your area | Your State Insurance Departments | Insurance Department | 1-406-444-2040 1-800-332-6148 |
| Understanding how to appeal payment denials Understanding your Medicare rights and protections How to submit a complaint about medical care or treatment | Your Plan or your State Health Insurance Counseling Program | Montana Partnership for Health Insurance Information Counseling and Assistance | 1-406-444-7781 (Toll free number is for in state only) 1-800-332-2272 |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|---|---|----------------------------------|
| A complaint about the quality of care you received from your doctor, hospital, nursing home, or managed care plan. | Your Peer Reviews Organization (PRO) | Mountain Pacific Quality Health Foundation | 1-800-497-8232 1-406-443-4020 |
| A complaint about the quality of care you received from you kidney dialysis facility. | Your End Stage Renal Disease (ESRD) Network Organizations | ESRD Network Organization No. 16, Northwest Renal Network | 1-206-923-0714 |
| Any complaint you want to report directly to HCFA | Your HCFA Regional Office | Denver | 1-303-844-4024 |
| Discrimination | | | 1-303-844-2024 |
| Equal access to health care | Office for Civil Rights | Office for Civil Rights | TDD 1-303-844-3439 |

YOUR HEALTH PLAN CHOICES

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|---|--|---|
| Choosing a managed care plan | Your Plan or your State Health Insurance Counseling Program | Montana Partnership for Health Insurance Information Counseling and Assistance | 1-406-444-7781 |
| Deciding between original Medicare (fee-for-service) and managed care | | | (Toll free number is for in state only) |
| Understanding your new health plan choice | | | 1-800-332-2272 |
| Finding out about local seminars and health fairs on your new health plan choices | Your HCFA Regional Office | Denver | 1-303-844-4024 |
| Finding out whether you can continue to see your doctor if you join a managed care plan. | Call your doctor | | |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|--|--------------------------------|---------------------------------------|----------------------------------|
| (Railroad retirement beneficiaries) | | | |
| Your bill or Medicare coverage for Part B: | | | |
| Doctor services | | | |
| Outpatient care | | | |
| other medical services | United Health Care | | 1-800-388-4455 |
| (Railroad retirement beneficiaries) | | | |
| Your bill or Medicare coverage for Part A: | | | |
| hospital care | | | |
| skilled nursing facility care | Your Fiscal Intermediary (FI) | Blue Cross and Blue Shield of Montana | 1-406-791-4086 1-800-447-7828 |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|---|---|---|--|
| (Railroad retirement beneficiaries) Your bill or Medicare coverage for: home health care hospice care | Your Regional Home Health Intermediary (RHHI) | Wellmark, Inc. Alternate: Blue Cross of California | IA 1-515-246-0126 CA 1-818-703-2345 |
| (Railroad retirement beneficiaries) Your bill or Medicare coverage for durable medical equipment such as wheel chairs, hospital beds, and walkers. | | | |
| Where to get a list of Medicare approved suppliers of this equipment | Your Durable Medical Equipment Regional Carrier (DMERC) | CIGNA Medicare | 1-800-899-7095 |

| Do you have a question about... | Then you should call... | Who is... | Phone Number... |
|---|---------------------------|---------------------------|---|
| (Railroad retirement beneficiaries) | | | |
| Railroad retirement benefits | | | |
| Social Security Benefits | | | |
| Applying for (enrolling in) Medicare | | | |
| The Medicare premium amount deducted from railroad retirement check | | | |
| Lost Medicare card | | | |
| Address changes | Railroad Retirement Board | Railroad Retirement Board | Call nearest RRB field office or 1-800-808-0772 |

Nutrition

Meals on Wheels

The State of Montana and local Area Agencies on Aging sponsor “Meals on Wheels” programs through which hot, nutritious noon meals are delivered to homebound senior citizens. These meals supply at least one-third of the daily nutritional requirements for adults. For more information, contact your local Area Agency in Aging (see page 45).

Senior Dining Centers

At dozens of senior dining center sites throughout Montana, senior citizens can find companionship and wholesome noon meals at reduced cost.

Food Stamps

In addition, the federal government helps low-income individuals and families, including the elderly, by providing them with food stamps to use in purchasing food.

In order to determine whether you qualify for the food stamp program, check with the local office of the Montana Department of Public Health and Human Services.

Since eligibility and benefits depend on your income, expenses and assets, be sure to bring the following information to the food stamp/welfare office:

- papers showing where you live and how many people live in your household;
- mortgage payment book, rent receipts, utility bills, and other information on your shelter expenses;
- proof of all incomes of those in your household, such as pay slips or information about pension, Social Security or Supplemental Security Income payments;
- bank books or other papers showing any savings;
- and proof of any unusual expenses and medical bills.

Fuel Assistance & Weatherization

States receive federal funds to assist low-income individuals, including the elderly, in purchasing fuel to heat their homes in the winter. Federal home weatherization funds also are available for installation of energy-saving measures in low-income homes. Both these programs are administered through local community action program agencies.

Housing

Special rules apply to the sale of a main home by persons age 55 or older.

You can exclude the entire gain on the sale of your main home up to:

- (1) \$250,000, or
- (2) \$500,000 if all of the following are true:
 - (a) you are married and file a joint return for the year
 - (b) either you or your spouse meets the ownership test
 - (c) Both you and your spouse meet the test.
 - (d) neither you nor your spouse is excluding gain from the sale of another home after May 6, 1997

Ownership and use tests for sales:

You can claim the exclusion if during the 5-year period ending in the date of the sale, you have:

- (1) Owned the home first for at least 2 years, and
- (2) Lived in the home as your main residence for at least 2 years.

In the case of a jointly owned home, both you and your spouse will meet the age, ownership, and use test if:

- you hold the home either as joint tenants, tenants by the entirety, or as community property on the date of the sale or exchange;
- you file a joint return for the tax year in which you sell the home; and
- either of you is 55 or older on the date of the sale and has owned and lived in the property as a main home for the required time before the sale or exchange.

If the home is not jointly owned, the spouse who owns the property must meet the age, ownership and uses tests. The other spouse must join in making the choice.

If you become physically or mentally unable to care for yourself and live in a nursing home or a state-licensed facility, you will be considered to have lived in your home as your main home during your stay in the facility, if you have owned and lived in your home as your main home for a total of at least 1 year during the 5-year period.

More complete information is available in IRS Publication 523, "Tax Information on Selling Your Home." You can obtain this publication by calling the IRS toll-free hotline at **1-800-829-1040** (topic 701 for homes sold after 5/6/97 and topic 702 for homes sold before 5/6/97) or **<http://www.irs.gov>**.

HUD-Rental Housing

Many states, as well as for-profit and non-profit organizations, administer housing programs offering units to low- and moderate-income elderly citizens.

To be eligible, usually you must be over a certain age, either 62 or 65 in most cases, or be certified as disabled under the Social Security Act. Usually your income and assets must be within the limits established by the local housing authority or agency.

Section 8

The major housing assistance program of the federal government today is the Section 8 program. This program works either alone or with the Section 202 program in providing rental assistance for the elderly and disabled.

Public Housing

Another form of assistance available to senior citizens is the low-income public housing program. HUD offers federal aid to local public housing authorities to produce decent shelter for low-income individuals at rents they can afford. Rents are based on the resident's ability to pay. Contact a local housing authority for more information.

Section 202

Many elderly families and individuals benefit from HUD's Section 202 program, which is designed specifically for them through direct, low-cost, long-term loans to non-profit organizations to finance the production of rental housing. Rental assistance (Section 8) can be combined with this program to help pay rent for tenants with low incomes.

In addition to these programs, HUD administers several others tailored specifically to meet the housing needs of the elderly. Among them are:

- **HOPE for Elderly Independence -**
Begun in 1991, this program combines housing assistance with services that will help the frail elderly live independent, dignified lives and avoid premature institutionalization.
- **Economic Development Supportive Services Program -**
Under the program, federal grants are provided to eligible housing projects for the elderly and disabled to help residents remain independent. Services include meals, personal assistance, transportation, and wellness. For more information on the above housing services, please contact the HUD Montana State Office:

Federal Office Bldg.
301 South Park, Room 340
Helena, MT 59626
(406) 441-1300

Farm Service Agency (FSA)

The Farm Service Agency is an agency within the Department of Agriculture, provides credit to people who reside in rural areas and who are unable to get credit from other sources at reasonable rates and terms. In addition, the FSA makes available rental housing units for the elderly.

Applications for home repair and home purchase loans are available at the FSA's local offices. Listed below are some of the loan and grant programs.

Very Low-Income Housing Repair Loans & Grants Program

This program provides loans and grants (grants available only to those 62 years or older) to very low-income households for essential home repairs, including removing health hazards that might endanger the occupants or the community. Applicants must own and occupy a home in a rural area and must be without sufficient income to qualify for a loan under the Section 502 housing program.

Rural Rental Assistance

This program provides rental assistance payments to low-income families in FSA-financed multi-family housing.

Rural Housing Loan Program

This program provides loans to very low-and low-income households, including the elderly, for the purchase of a single family home at reduced interest rates. The homes must meet specific standards set by the FSA.

Veterans' Benefits

Federal benefits for veterans range from home loan guarantees to medical care and disability compensation. Most of these federal benefits are administered by the Department of Veterans Affairs (VA). Certain benefits are also provided by the State of Montana, such as nursing home care in the Montana Veterans' Home.

Medical Benefits

There are two categories of eligibility for VA hospitalization and nursing home care: mandatory and discretionary. The VA must provide hospital care and, if space and resources are available, may provide nursing home care to veterans in the mandatory category.

Category 1 is composed of the following: veterans in need of care of a service-connected condition; veterans who have a compensable service-connected disability; veterans whose discharge or release from active military service was for a disability that was incurred or aggravated in line of duty; veterans who are former prisoners of war; veterans of the Mexican Border period or World War I; veterans who exposed to Agent Orange in Vietnam, ionizing radiation, or environmental hazards in the Persian Gulf; and veterans whose annual income and net worth are below the “means test” threshold. The threshold is adjusted annually and announced in January.

Category 2 is composed of all other nonservice-connected veterans with incomes and net worth above the “means test” threshold and zero percent service-connected veterans needing care for any nonservice-connected disability. These veterans must agree to make copayments. VA holds these patients responsible for the Medicare deductible for the first 90 days of care during any 365-day period. For each additional 90 days of hospital care, the patient is charged one-half the Medicare deductible. In addition to these charges, the patient is charged \$10 a day for hospital and \$5 a day for VA nursing home care. For outpatient care, the copayment is 20 percent of the cost of an average outpatient visit.

The VA also provides outpatient care, with eligibility also determined by such factors as whether the condition for which the veteran seeks treatment is service-connected, the veteran's income, and whether outpatient care would prevent the need for hospitalization.

Pensions

Veterans with limited income who served during a period of war and who are disabled not as a result of service may be eligible for a VA pension. The amount paid by the VA's Improved Pension Program varies depending on whether a veteran has dependents; has other sources of countable income, such as retirement or Social Security income; or requires aid and attendance. An eligible veteran who has no dependent and has no countable income currently receives \$8,665 annually.

Survivor Benefits

The VA pays dependent and indemnification compensation (DIC) to surviving spouses, unmarried children under 18 (age 23 if attending a VA-approved school and older if the child is disabled), and certain parents of veterans whose death was service-connected. DIC payments are also made to the survivors of a veteran whose death was not service related but who was totally disabled for service-connected reasons for at least 8 years immediately preceding death.

A surviving spouse and the children of a nonservice-connected veteran may also qualify for modest VA pensions with rates that vary according to the same factors as veteran pensions. A surviving spouse with no dependents and no countable income currently receives just over \$5,808 annually.

Educational benefits are also provided to the spouse and children of a veteran who is missing in action or who is permanently and totally disabled as a result of his/her service. Benefits may be provided for pursuit of a college degree or certificate from a business, technical or vocational school, as well as for approved apprenticeship, on-the-job training, and farm cooperative programs.

Other Benefits

Veterans may be eligible for other benefits from the VA and other federal agencies, including:

- home loan guarantees;
- business loans or loan guarantees;
- vocational rehabilitation to overcome a disability resulting from service that impairs a veteran's employment opportunities;
- burial benefits such as grave markers for veterans discharged under other than dishonorable conditions and modest payments to offset partially the cost of funeral and burial arrangements for veterans receiving VA pensions or compensation;
- grants to adapt homes to accommodate the special needs of veterans with certain service-connected disabilities; and
- job training assistance for disabled, Vietnam-era, and recently separated veterans.

Additional information on federal benefits for veterans can be obtained by calling 1-800-827-1000 or <http://www.va.gov>.

Merchant Seamen

Certain merchant seamen who were in active ocean-going service during World War II are eligible for most veterans' benefits, and their survivors are eligible for survivors' benefits. The Togus Regional Office can help such an individual obtain his or her DD-214 discharge certificate, which is needed before applying for VA benefits.

State of Montana Benefits

Montana veterans and their spouses may be eligible for nursing home care in Montana Veterans' Home. The home is located in Columbia Falls.

Institutions of higher learning that are supported by the State of Montana will waive tuition payments for children of veterans who are permanently and totally disabled as a result of service.

For Information on veterans issues contact:

Department of Veteran's Affairs
Fort Harrison Medical and Regional Office
Ft. Harrison, MT 59636
(406) 447-6410
1-800-827-1000

Planning for Long-Term Care

If you need assistance with housework or chores, bathing and grooming, errands and appointments, injections, dressing or medications, such services may be available in your community. Visiting nurses, home health and personal care services can help you maintain an independent life in your own home. For more information on the availability of these services, contact your local Area Agency on Aging (see page 45) or:

Assisted Living Federation of America

Suite 400

10300 Eaton Place

Fairfax, VA 22030

(703) 691-8100

<http://www.alfa.org>

Nursing Homes

At some point, support from family, friends, or local meal or transportation programs may not be enough. If you need a lot of help with everyday activities, you may need to move to a place where care is available around the clock. There are two types of residential care:

- **Assisted living** arrangements are available in large apartment or hotel-like buildings or can be set up as “board and care” homes for a small number of people. They offer different levels of care, but often include meals, recreation, security, and help with bathing, dressing, medication, and housekeeping.
- **Skilled nursing facilities** - “nursing homes” - provide 24-hour services and supervision. They provide medical care and rehabilitation for residents, who very frail or suffer from the later stages of dementia.

The following organizations and agencies along with your local Area Agency for Aging (page 45) can provide information about long-term care:

Nursing Home Information Service

National Council of Senior Citizens

8403 Colesville Road

Suite 1200

Silver Spring, MD 20910

(301) 578-8938

<http://www.ncscinc.org>

Health Care Financing Administration

Publish the “Guide to Choosing a Nursing Home”

(880) 638-6833

<http://www.hcfa.gov>

American Association of Homes and Services for the Aging

901 E Street, NW

Suite 500

Washington, D 20004-2011

(202) 783-2242

<http://www.aahsa.org>

Library Services

The Montana State Library coordinates several book programs that benefit older Americans.

Through the Library's special services section, seniors, who live in towns with limited or no library service, can borrow books by mail. Senior citizens who have been certified as visually impaired are eligible to borrow large-print books by mail. The Library pays all postage costs for both programs.

The Library also offers a "talking book" program for blind, visually impaired or physically disabled individuals in Montana. The program provides books and magazines in a recorded cassette or disc format.

For details on these programs contact:

Montana State Library
P.O. Box 201800
1515 East 6th Avenue
Helena, MT 59620-1800
(406) 444-3115

Exercise

Staying physically active is key to good health well into later years. Yet only about 1 in 4 older adults exercise regularly. Many older people think they are too old or too frail to exercise.

Nothing could be further from the truth. Physical activity of any kind—from heavy-duty exercises such as jogging or bicycling to easier efforts like walking—is good for you. Vigorous exercise can help strengthen your heart and lungs. Taking a brisk walk regularly can help lower your risk of health problems like heart disease or depression. Climbing stairs, calisthenics, or housework can increase your strength, stamina, and self-confidence. Weight-lifting or strength training is a good way to stop muscle loss and slow down bone loss. Your daily activities will become easier as you feel better.

Physical activity and exercise programs should meet your needs and skills. The amount and type of exercise depends on what you want to do. Different exercises do different things: some may slow bone loss, others may reduce the risk of falls, still others may improve the fitness of your heart and lungs. Some may do all three.

Local gyms, universities, or hospitals can help you find a teacher or program that works for you. You can also check with local churches or synagogues, senior and civic centers, parks, recreation associations, YMCAs, YWCAs, and even local shopping malls for exercise, wellness, or walking programs. Many community centers also offer programs for older people who may be worried about special health problems like heart disease or falling. Your local library may carry books or tapes about exercise and aging. Consult with your physician before you begin any exercise program.

For more information contact the following organizations:

American College of Sports Medicine

PO Box 1440

Indianapolis, IN 46206

<http://www.acsm.org>

Disabled Sports USA

451 Hungerford Drive

Rockville, MD 20850

Phone: (301) 217-0960

<http://www.dsusa.org/~dsusa/dsusa.html>

Mature Fitness Awards USA

621 East Park Ave.

Libertyville, IL 60048

Volunteer Opportunities

Volunteer opportunities are as numerous and varied as the thousands of people who participate in them. The volunteer contributions of older Americans — whether reading to a lonely child, comforting a sick person or counseling the owner of a struggling business — can make a big difference.

Senior citizens looking for guidance on how to volunteer, should contact their local Area Agency on Aging listed on page 45.

Employment Opportunities

Age Discrimination in Employment

The Age Discrimination in Employment Act (ADEA) of 1967 prohibits age discrimination in employment. In 1987, the ADEA was amended to declare mandatory retirement at a certain age unlawful, except in a few special categories. The ADEA covers most employees or job applicants in private industry and federal, state and local governments.

For Information about age discrimination contact:

Toll Free Nationwide 800-669-4000

TDD 1-800-669-6820

Nearest Office:

303 E. 17th Avenue

Suite 510

Denver, Co 80203

(502) 582-6082

Employment Service Agencies

For information on local job training opportunities in your county, contact the following agencies:

Concentrated Employment Program Service Delivery Area

General Adult

Adult Learning Center

815 Front Street

Helena, MT 59601

(406) 447-8876

Job Services Division
Department of Labor and Industry
P.O. Box 1728
Helena, MT 59624
(406) 444-3461

*Job Service offices are located in Anaconda, Butte,
Dillon and Helena.*

Balance-of-State Service Delivery Area

DISTRICT #1

Wolf Point Job Service
217 3rd Avenue South
Wolf Point, MT 59201
(406) 653-1720

Glasgow Job Service
238 Second Avenue South
Glasgow, MT 59230
(406) 228-9369

Action for Eastern Montana
100 First Forest Park
P.O. Box 1309
Glendive, MT 59330
(406) 687-3564

DISTRICT #2 & #3

Miles Community College
2715 Dickenson
Miles City, MT 59301
(406) 233-3538

Miles City Job Service
12 North 10th Street
P.O. Box 1786
Miles City, MT 59301
(406) 232-1316

Action for Eastern Montana
100 Fir Forest Park
P.O. Box 1309
Glendive, MT 59330
(406) 687-3564

DISTRICT #4

Havre Job Service
416 First Street
Havre, MT 50501
(406) 265-5847

District IV HRDC
111 West 11th, Suite 109
Havre, MT 59501
(406) 265-6743

DISTRICT #5

Great Falls Job Service
1018 7 Street South
Great Falls, MT 59405
(406) 761-5840

Opportunities, Incorporated
905 1st Avenue North
P.O. Box 2289
Great Falls, MT 59401
(406) 761-0130

DISTRICT #6

District VI HRDC
Suite 203 Centennial Plaza
300 1st Avenue North
Lewiston, MT 59457
(406) 538-7488

DISTRICT #7

Women's Services YWCA
909 Wyoming Avenue
Billings, MT 59101
(406) 245-6879

Billings Job Service
2121-B Rosebud Drive
Billings, MT 59101
(406) 652-3080

District VII HRDC
P.O. Box 2016
Billings, MT 59103
(406) 247-4708

DISTRICT #9

Career Transitions
321 East Main Street
Suite 215
Bozeman, MT 59715
(406) 587-1721

Livingston Job Service
228 South Main
P.O. Box 1199
Livingston, MT 59047
(406) 222-0520

District IX HRDC
321 East Main Street
Suite 300
Bozeman, MT 59715
(406) 587-4486

DISTRICT #10

Northwest Montana HRC
P.O. Box 8300
Kalispell, MT 59904
(406) 758-5426

Polson Job Service
417 Main Street
P.O. Box 970
Polson, MT 59860
(406) 883-5261

DISTRICT #11

Missoula Job Service
539 South 3rd Street West
Missoula, MT 59806
(406) 728-7060

Missoula YWCA
1130 West Broadway
Missoula, MT 59802
(406) 543-6768

District XI HRDC
617 Higgins
Missoula, MT 59802
(406) 728-3710

Area Agencies on Aging

Area I Agency on Aging, Action for Eastern MT
100 First Forest Park
P.O. Box 1309
Glendive, MT 59330-1309
(406) 337-3564
FAX (406) 377-3570

Area II Agency on Aging
1504 4th Street West
Roundup, MT 59072-2798
(406) 323-1320
FAX (406) 323-3859

Area III Agency on Aging, North Central AAA
323 S. Main Street
Conrad, MT 59425-2335
(406) 278-5662
FAX (406) 278-5262

Area IV Agency on Aging
201 S. Main Street
P.O. Box 1717
Helena, MT 59624-1717
(406) 447-1680
FAX (406) 447-1629

Area V Agency on Aging
115 E. Pennsylvania Avenue
P. O. Box 608
Anaconda, MT 59711-1945
(406) 563-3110
FAX (406) 563-3524

Area VI Agency on Aging, Western MT AAA
110 Main Street, Suite #5
Polson, MT 59860-2316
(406) 883-7284
FAX (406) 883-7363

Area VII Agency of Aging
1445 Avenue B
P.O. Box 21838
Billings, MT 59102-1838
406-252-4812
FAX (406) 252-4812

Area VIII Agency on Aging
501 Bay Drive
Great Falls, MT 59404
(406) 454-6990
FAX (406) 454-6991

Area IX AAA
723 5th Avenue E.
City: Kalispell, MT 59901-5368
406-758-5730
FAX (406) 758-5732

Area X Agency on Aging
2 W. 2nd Street
Havre, MT 59501-3434
(406) 265-5464
FAX (406) 265-5487

Area XI Agency on Aging
227 W. Front Street
Missoula, MT 59802-4301
406-728-7682
FAX (406) 728-7687

Senator Conrad Burns' Offices

WASHINGTON, D.C.

187 Dirksen Senate Office Building
Washington, D.C. 20510-2603

(202) 224-2644

(202) 224-8594 fax

(202) 224-8616 TDD line

<http://burns.senate.gov>

conrad_burns@burns.senate.gov

BILLINGS

2708 1st Ave. North
Billings, MT 59101

(406) 252-0550

(406) 252-7768 fax

BOZEMAN

211 Haggerty Lane
Suite A & B
Bozeman, MT 59715

(406) 586-4450

(406) 586-7647 fax

BUTTE

125 W. Granite, Suite 211
Butte, MT 59701

(406) 723-3277

(406) 782-4717 fax

GLENDIVE

324 West Towne
Glendive, MT 59330

(406) 365-2391

(406) 365-8836 fax

GREAT FALLS
321 First Ave. North
Great Falls, MT 59401
(406) 452-9585
(406) 452-9586 fax
(406) 761-6885 TTY/TDD line

HELENA
208 N. Montana Ave., Suite 202A
Helena, MT 59601
(406) 449-5401
(406) 449-5462 fax

KALISPELL
575 Sunset Boulevard
Suite 101
Kalispell, MT 59901
(406) 257-3360
(406) 257-3974 fax

MISSOULA
200 East Broadway
Missoula Federal Building
Missoula, MT 59802
(406) 329-3528
(406) 728-2193 fax